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COMMUNICATIONS.

COINAGE AND SEIGNIORAGE.

HOUSE OF REPRESENTATIVES, JULY 29, 1852.

To the Editors of the National Intelligencer:

The reply, perhaps, I can make to the observations contained in the National Intelligencer, dated July 29, 1852, is as follows:

First: A change in the weight of the silver half dollar, either as a member of the Committee of Ways and Means or as a member of the House.

We have arrived, however, at that period of the session, and of the year too, when no proper discussion can be had on subjects so abstract; and I therefore send you the report, with the view of awakening public attention to measures before Congress, that which few, if any, can be more important.

Yours, respectfully,

JAMES BROOKS.

The new coinage and seigniorage bill from the Senate, now before the House of Representatives, proposes—

First: A change in the weight of the silver half dollar from 206½ grains, its present weight, to 192 grains, and a like reduction of the quarter dollar, dime, and half dime, the reduction being 6.91-100 per cent.

Second: The limitation of the half and quarter dollar, dime and half dime, to a legal tender for five dollars only.

Third: Prohibition of silver deposits at the mint for their coinage, except by the treasurer of the mint or under authority of the United States.

Fourth: A charge to the depositor as seigniorage or premium, in addition to the charges in the act of 1837, upon all gold sent into bars or ingots, as well as coins of one half or one cent.

Fifth: A new gold coin of three dollars.

This bill thus proposes most essential and radical reduction in the weight of that portion of the currency with which all the smaller transactions of society are made; and, in order to carry this change out, without interference by others, it secures to the Government, as a monopoly, the deposit of all silver bullion at the mint to be made into silver coins; for it is not to be presumed that there will be any more coinage of the dollar. The money unit of the United States, (the dollar,) by law, is a standard weight of 412½ grains, when the two half dollars, each weighing 206½ grains, is made currency for just as much as the single dollar. The practical effect of this bill may be considered, then, as abolishing for currency the dollar, the money unit—the very basis upon which, by the resolve of July 6, 1785, the whole currency of the United States, following the proposition of Mr. Jefferson in 1782, now stands, and has stood, even before the organization of the existing Government.

Other changes in our currency of still greater practical importance result from this bill, and seem to be necessarily involved in it. The idea of using silver as a token rather than a currency, as proposed here, originated, it is believed, with the celebrated Lord Liverpool, the master of the British mint, in the latter part of the last century, and it was adopted by the British Government in practice in 1816, (56 Geo. III.) when the pound weight Troy of silver (11 oz. 2 dwts. 18 grs.) was coined into the new standard, instead of sixty-two, before—this being four shillings above the mint price of silver. Silver thus being issued from the mint at four shillings per pound more than it was worth, the Government, in order to prevent all payments being made in such deteriorated coin, limited silver as a legal tender to forty shillings, as the bill before us limits the legal tender of like deteriorated coin to five dollars, in order to prevent these deteriorated half-dollars, quarters, dimes, and half-dimes from being used in all payments of debt. In Great Britain there have been, since the act of 1816 up to the present day, disputes and serious doubts as to the propriety of the act of 1816, and the Government has been at all certain that, if the silver tender of England was not now in extensive use, the British people would not now repeat the act of 1816, and make silver as well as gold a legal tender. Mr. Alexander Baring, (now Lord Ashburton,) in his evidence before the Committee for Coin in 1828, (British Parliament,) expressed great dissatisfaction with the present state of the British silver coinage. J. Horsley Palmer, ex-governor of the Bank of England, (1832,) in his evidence before the House of Commons, states that the Bank of England received the British silver deteriorated coinage in order to save it from depreciation. The retail traders, it seems, receiving silver half dollars, shillings, sixpence, &c., from six to ten per cent. above their real value, and requiring to have these tokens converted into gold or paper, brought it to the Bank, and only got rid of it through a kind of favor at the Bank. In 1850 the Bank accumulated in its coffers the immense sum of \$266,000 of these silver tokens; and in 1837, by an arrangement with the Government, \$200,000 was melted down into bullion. Mr. Morrison, a writer of much note and worthy of much consideration, in 1837 examined the whole subject with great ability, and came to the conclusion that the British system, which is now proposed for our adoption, is vicious, and tends to the severe commercial and commercial revolutions that so often occur in that country.

In England, gold has been made by the act of 1816 the only legal tender, save for debts at or under 40 shillings; and hence silver as a concurrent standard has been abolished. The bill before us does the same thing in making silver half dollar, quarter dollar, dime, and half dime, of diminished weight a tender for five dollars. And hence under this bill, as in England, gold would become the only United States standard. Such a change as this in our currency is, however quietly it may be made, almost a currency revolution. Silver was almost our sole practical standard prior to what is called the gold act of 1834; that is to say, before the gold act of 1834, and since that act, till of late, silver has had a concurrent practical value with gold. The metallic currency of France is both silver and gold. Each metal is legal tender, and is in common use as such. Gold there has generally borne a very small premium, or, at least, no premium, over silver; and this is paid for the superior convenience of gold. The difference between gold and silver coin is published every day in the prices current, under the sanction of the Government, and hence, as the standards vary, the exact variation is known to every body. The French system has worked and is working well, as ours has worked well till within the last year or eighteen months. Lord Liverpool, however, in his Treatise on the "Coins of the Realm," ably argues that but one metal should be a standard, and that metal be gold. The not less celebrated Mr. Locke, Sir William Petty, Sir Martin Fowkes, Mr. Harris, and, in later times, Lord Lauderdale, Mr. Ricardo, and Lord Ashburton, have contended that silver is the money of account all over the world, and the fittest to be the standard of value. Their arguments and able discussions, it is only proposed here to state, exist, in order to show what opinions learned and experienced men have as to the important principles involved in this bill from the Senate. It is the correct view of the subject, that silver is the money and makes gold the exclusive standard, it is to be seen as once that we not only reverse our own system, existing since the earliest settlement of our country, but commit ourselves to the British system of gold exclusively, when other European nations regulate the value of their money by the value of silver. So important a step ought not to be taken without the greatest consideration and discussion, and not then, until we have taken before some committee the evidence of our most experienced and learned men.

Mr. Secretary Ingham, in an elaborate report, which he made in 1850, on the "relative value of gold and silver," expressed himself with forcible reason against the British system of one standard of silver for 40s. and under for small transactions, and another standard over 40s. in gold for large transactions:

"The character of the English monetary system (he says) may be practically understood when it is observed that a tenant, who receives payment for his product silver tokens at 66s. for the pound, and to 71s. 4½d. the pound for fine silver, may be obliged to pay his rent and taxes in a medium

wherein this pound of fine silver will only pay 64-100 shillings, making a loss to him of about 9.7 per cent. on all that part of his income which may be demanded of him in sums over 40s."

Albert Gallatin, whose very name is authority on currency questions, in a letter to the Secretary of the Treasury, December 31, 1829, says of England:

"While pretending to exclude silver, she admits it, and makes it a legal tender for all that multitude of daily purchases and contracts under 40s. at an over-rated value. This, in fact, is an issue of adulterated money, which does not regulate itself; on account of the profit in the coinage, there is a strong temptation to issue beyond what is actually wanted for the object intended, and the result is a depreciation of the coinage, and a consequent depreciation of the value of the coinage; and which, by its connection with the 20s. and 40s. gold coins, deranges, or may derange, the whole system of British currency."

Again, Mr. Gallatin, in his "Essay on Banks and Currency," says of the British silver coin:

"This debased coin is attended with the same inconvenience as a paper currency issued by Government. There is, on account of the profit, a temptation to issue too much, and so many means are found of securing the amount wanted for effecting the payments to which that portion of the currency is applicable. This works of mischief that England, France, and America, all have suffered from, and which, should have been remedied by the issue of a new standard of value; one for the small transactions, and another for the large transactions."

What, then, is the remedy, it may be asked, and when is it to come? Is there any remedy, or is it to be left to the present is not the propitious time; certainly not until we have obtained from practical, scientific, and learned men that sort of evidence which Congress can proceed wisely and deliberately upon. Great questions are first to be discussed and considered, such as what should be the standard of value, gold or silver, or both; and if both, how are their relative values to be regulated? What is the experience of England and France, Holland and Hamburg in coins and currency? What is the probable production, or to be the probable production, of the silver mines of America and the gold production of California and Australia? Is gold increasing in production to an extent as to eventually change the relative value of silver and gold? How has worked Lord Liverpool's plan of degrading the British silver currency, and how has worked the double standard of silver and gold in France? Is the bank of Hamburg's plan of money of account an improvement or not upon the British, French, and American system? These, and the like, are important questions, involving important facts, indispensably necessary for wise and even prudent legislation. It would also be advisable to know what the Governments of England and France or their mints propose, if any thing, in the apparent changing condition of the value of gold, silver, or commodities.

These are the questions, and facts, that something is to be done, it may perhaps be found that the simple remedy is, rating silver as the value it holds abroad, and especially in France, where it is a legal tender at a higher standard than in England, and so to fix the relative proportion of our standard at 1 to 15.499, instead of 1 to 15.988. The medium of exchange between France and the United States, the only two countries where the double standard prevails, would then be the same. It may, perhaps, be thought that this is a very simple and easy remedy, and that the law of 1837 be changed, so as to fix the relative proportion of our standard at 1 to 15.499, instead of 1 to 15.988. The medium of exchange between France and the United States, the only two countries where the double standard prevails, would then be the same. 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